

Your summary of benefits

Anthem Blue Cross

Your Plan: Modified Classic PPO 300/20/10 (Peace Officer PPO)

Your Network: Prudent Buyer PPO

This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Certificate of Insurance or Evidence of Coverage (EOC). If there is a difference between this summary and the Certificate of Insurance or Evidence of Coverage (EOC), the Certificate of Insurance or Evidence of Coverage (EOC), will prevail.

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Overall Deductible <i>See notes section to understand how your deductible works.</i>	\$300 single / \$900 family	\$600 single / \$1,800 family
Out-of-Pocket Limit <i>When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period. See notes section for additional information regarding your out of pocket maximum. In-Network Providers and Non-Network Providers out of pocket limits are combined. Satisfying one helps satisfy the other.</i>	\$4,500 single / \$9,000 family	\$4,500 single / \$9,000 family
Preventive care/screening/immunization <i>In-network preventive care is not subject to deductible, if your plan has a deductible.</i>	No charge	10% coinsurance
Doctor Home and Office Services		
Primary care visit to treat an injury or illness <i>Deductible does not apply to In-Network providers.</i>	\$20 copay per visit	10% coinsurance
Specialist care visit <i>Deductible does not apply to In-Network providers.</i>	\$20 copay per visit	10% coinsurance
Prenatal and Post-natal Care <i>Deductible does not apply to In-Network providers.</i>	\$20 copay per visit	10% coinsurance
Other practitioner visits:		
Retail health clinic <i>Deductible does not apply to In-Network providers.</i>	\$20 copay per visit	10% coinsurance
On-line Visit <i>Deductible does not apply to In-Network providers.</i>	\$20 copay per visit	10% coinsurance

Your summary of benefits

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p>Chiropractor services <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 20 visits per calendar year combined with Acupuncture visits. Deductible does not apply to In-Network providers.</i></p> <p>Acupuncture <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 20 visits per calendar year combined with Chiropractor visits. Deductible does not apply to In-Network providers.</i></p>	<p>\$20 copay per visit</p> <p>\$20 copay per visit</p>	<p>10% coinsurance</p> <p>10% coinsurance</p>
<p>Other services in an office:</p> <p>Allergy testing</p> <p>Chemo/radiation therapy</p> <p>Hemodialysis</p> <p>Prescription drugs <i>For the drugs itself dispensed in the office thru infusion/injection</i></p>	<p>10% coinsurance</p> <p>10% coinsurance</p> <p>10% coinsurance</p> <p>10% coinsurance</p>	<p>10% coinsurance</p> <p>10% coinsurance</p> <p>10% coinsurance</p> <p>10% coinsurance</p>
<p>Diagnostic Services</p> <p>Lab:</p> <p>Office</p> <p>Freestanding Lab</p> <p>Outpatient Hospital</p>	<p>10% coinsurance</p> <p>10% coinsurance</p> <p>10% coinsurance</p>	<p>10% coinsurance</p> <p>10% coinsurance</p> <p>10% coinsurance</p>
<p>X-ray:</p> <p>Office</p> <p>Freestanding Radiology Center</p> <p>Outpatient Hospital</p>	<p>10% coinsurance</p> <p>10% coinsurance</p> <p>10% coinsurance</p>	<p>10% coinsurance</p> <p>10% coinsurance</p> <p>10% coinsurance</p>
<p>Advanced diagnostic imaging (for example, MRI/PET/CAT scans):</p> <p>Office</p> <p>Freestanding Radiology Center</p> <p>Outpatient Hospital</p>	<p>10% coinsurance</p> <p>10% coinsurance</p> <p>10% coinsurance</p>	<p>10% coinsurance</p> <p>10% coinsurance</p> <p>10% coinsurance</p>

Your summary of benefits

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Emergency and Urgent Care Emergency room facility services <i>This is for the hospital/facility charge only. The ER physician charge may be separate.</i> Emergency room doctor and other services	10% coinsurance	Covered as In-Network
Ambulance (air and ground)	20% coinsurance	Covered as In-Network
Urgent Care (office setting)	10% coinsurance	10% coinsurance
Outpatient Mental/Behavioral Health and Substance Abuse Doctor office visit Facility visit: Facility fees	\$20 copay per visit deductible does not apply 10% coinsurance; after deductible is met.	10% after deductible is met. 10% after deductible is met.
Outpatient Surgery Facility fees: Hospital Freestanding Surgical Center Doctor and other services	10% coinsurance 10% coinsurance 10% coinsurance	10% coinsurance 10% coinsurance 10% coinsurance
Hospital Stay (all inpatient stays including maternity, mental / behavioral health, and substance abuse) Facility fees (for example, room & board) Doctor and other services	10% coinsurance 10% coinsurance	10% coinsurance 10% coinsurance

Your summary of benefits

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Recovery & Rehabilitation Home health care <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 100 visit limit per benefit period.</i>	10% coinsurance	10% coinsurance
Rehabilitation services (for example, physical/ occupational therapy): <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 20 visits per calendar year for Physical Therapy and Occupational Therapy. Additional visits may be authorized if medically necessary.</i>		
Office <i>Costs may vary by site of service.</i>	10% coinsurance	10% coinsurance
Outpatient hospital	10% coinsurance	10% coinsurance
Habilitation services	10% coinsurance	10% coinsurance
Cardiac rehabilitation Office Outpatient hospital	10% coinsurance 10% coinsurance	10% coinsurance 10% coinsurance
Skilled nursing care (in a facility) <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 100 day limit per benefit period.</i>	10% coinsurance	10% coinsurance
Hospice	10% coinsurance	10% coinsurance
Durable Medical Equipment	20% coinsurance	20% coinsurance
Prosthetic Devices	20% coinsurance	20% coinsurance
Speech Therapy	10% coinsurance	10% coinsurance

Your summary of benefits

Notes:

- This Summary of Benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this Summary of Benefits. This Summary of Benefits, as updated, is subject to the approval of the California Department of Insurance and the California Department of Managed Health Care (as applicable).
- In addition to the benefits described in this summary, coverage may include additional benefits, depending upon the member's home state. The benefits provided in this summary are subject to federal and California laws. There are some states that require more generous benefits be provided to their residents, even if the master policy was not issued in their state. If the member's state has such requirements, we will adjust the benefits to meet the requirements.
- The family deductible and out-of-pocket maximum are embedded meaning the cost shares of one family member will be applied to the individual deductible and individual out-of-pocket maximum; in addition, amounts for all family members apply to the family deductible and family out-of-pocket maximum. No one member will pay more than the individual deductible and individual out-of-pocket maximum.
- All medical services subject to a coinsurance are also subject to the annual medical deductible.
- Annual Out-of-Pocket Maximums includes deductible, copays and coinsurance.
- In network and out of network deductible is exclusive of each other.
- In network and out of network out of pocket maximum is inclusive of each other.
- For plans with an office visit copay, the copay applies to the actual office visit and additional cost shares may apply for any other service performed in the office (i.e., X-ray, lab, surgery), after any applicable deductible.
- Preventive Care Services includes physical exam, preventive screenings (including screenings for cancer, HPV, diabetes, cholesterol, blood pressure, hearing and vision, immunization, health education, intervention services, HIV testing) and additional preventive care for women provided for in the guidance supported by Health Resources and Service Administration.
- For Medical Emergency care rendered by a Non-Participating Provider or Non-Contracting Hospital, reimbursement is based on the reasonable and customary value. Members may be responsible for any amount in excess of the reasonable and customary value.
- If your plan includes an emergency room facility copay and you are directly admitted to a hospital, your emergency room facility copay is waived.
- If your plan includes out of network benefit and you use a non-network provider, you are responsible for any difference between the covered expense and the actual non-participating providers charge.
- Certain services are subject to the utilization review program. Before scheduling services, the member must make sure utilization review is obtained. If utilization review is not obtained, benefits may be reduced or not paid, according to the plan.
- Certain types of physicians may not be represented in the PPO network in the state where the member receives services. If such physician is not available in the service area, the member's copay is the same as for PPO (with and without pre-notification, if applicable). Member is responsible for applicable copays, deductibles and charges which exceed covered expense.
- Additional visits maybe authorized if medically necessary. Pre-service review must be obtained prior to receiving the additional services.

Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.

Questions:(855) 333-5730 or visit us at www.anthem.com/ca
CA/L/F/PPO/D-LP2009/01-18 (Peace Officer PPO)

Your summary of benefits

- If your plan includes out of network benefits, all services with calendar/plan year limits are combined both in and out of network.
- Transplants covered only when performed at Centers of Medical Excellence or Blue Distinction Centers.
- Bariatric Surgery covered only when performed at Blue Distinction Center for Specialty Care for Bariatric Surgery.
- Bariatric Surgery travel expenses: Transportation for the Member to and from the BDCSC up to a maximum payment of **\$130** per trip for a maximum of three (3) trips (one pre-surgical visit, the initial surgery and one follow-up visit). Transportation for one companion to and from the BDCSC up to a maximum payment of **\$130** per trip for a maximum of two (2) trips (the initial surgery and one follow-up visit). Hotel accommodations for the Member and one companion not to exceed a maximum payment of **\$100** per day for the pre-surgical visit and the follow-up visit, up to two (2) days per trip or as medically necessary. Limited to one room, double occupancy. Hotel accommodations for one companion not to exceed a maximum payment of **\$100** per day for the duration of the Member's initial surgery stay, up to four (4) days. Limited to one room, double occupancy. Other reasonable expenses not to exceed a maximum payment of **\$25** per day, up to four (4) days per trip.
- Skilled Nursing Facility day limit does not apply to mental health and substance abuse.
- Respite Care limited to 5 consecutive days per admission.
- Freestanding Lab and Radiology Center is defined as services received in a non-hospital based facility.
- Coordination of Benefits: The benefits of this plan may be reduced if the member has any other group health or dental coverage so that the services received from all group coverage do not exceed 100% of the covered expense
- For additional information on limitations and exclusions and other disclosure items that apply to this plan, go to https://le.anthem.com/pdf?x=CA_LG_PPO. This custom plan may contain exclusions and limitations that are not listed there. Please consult your EOC for a complete list of exclusions and limitations.
- For additional information on this plan, please visit sbc.anthem.com to obtain a Summary of Benefit Coverage.